

**IL Medical Plus**

**Comprehensive Medical Care for  
better and brighter days ahead**



Ahli Kumpulan



**eTiqa**

Life Insurance

Your employment medical coverage may not necessarily be sufficient for you or your family. With IL Medical Plus, a medical benefit add-on to selected investment-linked plans, you can supplement your employment medical coverage, and also save today to guarantee your full medical cover even when you retire.

## Key Benefits



### High Coverage Limit

High annual limit of up to RM2.3 million.



### Deductible Cover

Save your premiums today for full medical coverage when you retire.



### Etiga Healthcare App

Our GPS locator pinpoints an Etiga Panel Hospital nearest to you, facilitates your hospitalisation, and ensures you maximise your medical care entitlement.

## Eligibility

You are eligible to apply the plan for yourself, or your spouse from age 17 to 65, whilst children are eligible from the age of 14 days.

## You have the option to choose the following to manage your medical cover:

1. Get full medical cover today, as medical cost is expensive and increasing each year.



Daniel, age 40, is self-employed. He opts for full medical coverage until age 88.

**Total eligible medical bills paid by Etiga**  
(based in your selected plan)



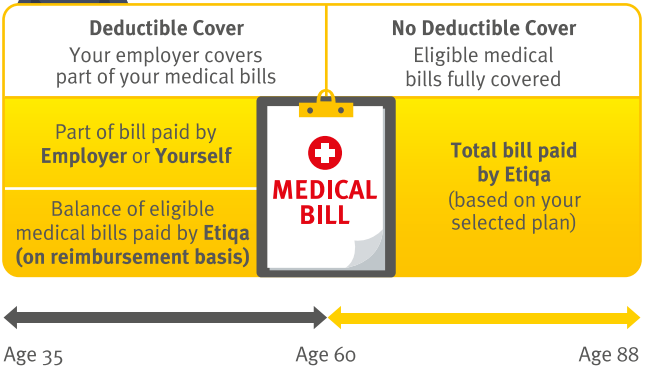
Age 40

Age 88

2. You can start your medical cover today with a deductible option should your employment medical coverage be insufficient.



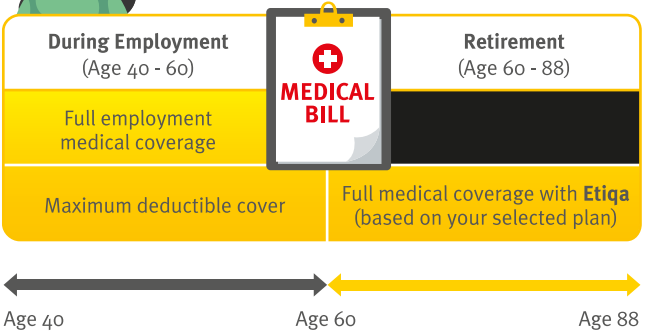
Adam, age 35, has limited medical coverage from his employer. He plans to supplement his medical coverage until age 88 with deductible cover and auto convert to full medical coverage prior to 60<sup>th</sup> birthday.



3. Full medical coverage by employer.



Sara, age 40, has full medical coverage from her employer. She plans to get her medical plan and opts for maximum deductible cover now and auto convert to full medical coverage prior to 60<sup>th</sup> birthday.



# Table of Benefits

Benefits	Plan Type				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Overall Lifetime Limit	No Limit				
Overall Annual Limit	RM1mil	RM1.5mil	RM1.8mil	RM2mil	RM2.3mil
<b>In-Patient Benefits</b>					
Hospital Room & Board Charges (RM per day limit)	RM150	RM200	RM300	RM400	RM500
Hospital Room & Board Charges (days per annum limit)	No Limit				
Intensive Care Unit Charges (No limit of days per annum)	As Charged				
Surgical Fees					
Anaesthetist Fees					
Operating Theatre Fees					
Hospital Supplies & Services Charges					
In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)					
Daily Guardian Benefit (RM per day limit)	RM150				
Daily Guardian Benefit (days per annum limit)	120 days				
Daily Cash Allowance at Government Hospital (RM per day limit)	RM200				
Daily Cash Allowance at Government Hospital (days per annum limit)	No Limit				
Medical Report Fees (RM per Hospitalisation limit)	RM100				
<b>Out-Patient Benefits</b>					
Pre-Hospitalisation or Pre-Surgery Diagnostic Tests Charges, or Specialist Consultation Fees (within 60 days prior to Hospitalisation)	As Charged				
Post-Hospitalisation or Post-Surgery Treatment Charges (within 90 days after discharge)					
Out-Patient Physiotherapy Treatment Charges (RM per annum limit, within 90 days after discharge or surgery)	RM1,000				

Benefits	Plan Type														
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5										
Emergency Accidental Out-Patient Treatment Charges (RM per Accident limit)	As Charged														
Emergency Accidental Dental Treatment Charges (RM per Accident limit)															
Ambulance Fees															
Home Nursing Charges (RM per day limit)	RM100														
Home Nursing Charges (days per annum limit)	60 days														
Day Surgery Fees	As Charged														
Emergency Out-Patient Sickness Treatment Fees (RM per Medical Condition limit)	RM100														
<b>Cancer, Dialysis and Transplant</b>															
Out-Patient Kidney Dialysis Treatment Charges	As Charged														
Out-Patient Cancer Treatment Charges															
Organ Transplant Charges (limited to one (1) Organ Transplant per policy)															
<b>Other Benefits</b>															
Alternative Medical Practitioner Charges (RM per annum limit, within 90 days after discharge)	RM200														
<b>Self-insured Deductible Option</b>															
Choice of Self-insured deductible amount (RM per annum limit)	<p>You can choose <b>no deductible</b> or <b>a deductible</b> amount as follows:</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Deductible Amount</th> </tr> </thead> <tbody> <tr> <td>Option 1</td> <td>RM2,000</td> </tr> <tr> <td>Option 2</td> <td>RM10,000</td> </tr> <tr> <td>Option 3</td> <td>RM20,000</td> </tr> <tr> <td>Option 4</td> <td>RM40,000</td> </tr> </tbody> </table>					Option	Deductible Amount	Option 1	RM2,000	Option 2	RM10,000	Option 3	RM20,000	Option 4	RM40,000
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**Etiqa Oneline 1300 13 8888**  
**[www.etiqa.com.my](http://www.etiqa.com.my)**



For more details, terms and conditions, please refer to your Etiqa Life Insurance Agent below:



**Etiqa Life Insurance Berhad** (201701025113)

(Licensed under Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

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